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[REDACTED] SOUTH CAROLINA [REDACTED] (ph) • [REDACTED] (fax)

January 18, 2017

Provident Trust  
FBO Dean W. Hebb IRA

[REDACTED]  
[REDACTED] NV [REDACTED]

Sent via Mail

Re: SBC3048

This letter is to inform you that we failed to receive your January payment for your case # SBC3048. Thus, there is a potential breach of contract of your contract by the Seller because the Seller's payment has not been received or the payment is less than contractually agreed upon amount this month.

While it is possible that the Seller has not intentionally breached the contract and there is simply an administrative error in remitting the payments to us, we have attempted to contact the seller in an effort to determine the nature of the payment variance, but have not been able to resolve this matter to date.

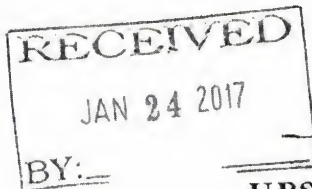
If this is an intentional breach by the Seller I suggest that you contact your sales agent so that s/he may discuss any available options, including remediation attempts through our firm.

Please feel free to contact me with any questions or comments.

Thank You,

Brian Davis  
Office Manager





ACC016071 File #8686

UPSTATE LAW GROUP, LLC

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SOUTH CAROLINA

(ph) • (fax)

January 18, 2017

Provident Trust  
FBO Dean W. Hebb IRA

NV

Sent via Mail

Re: SBC3064

This letter is to inform you that we failed to receive your January payment for your case # SBC3064. Thus, there is a potential breach of contract of your contract by the Seller because the Seller's payment has not been received or the payment is less than contractually agreed upon amount this month.

While it is possible that the Seller has not intentionally breached the contract and there is simply an administrative error in remitting the payments to us, we have attempted to contact the seller in an effort to determine the nature of the payment variance, but have not been able to resolve this matter to date.

If this is an intentional breach by the Seller I suggest that you contact your sales agent so that s/he may discuss any available options, including remediation attempts through our firm.

Please feel free to contact me with any questions or comments.

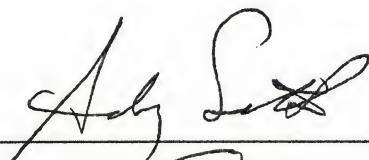
Thank You,

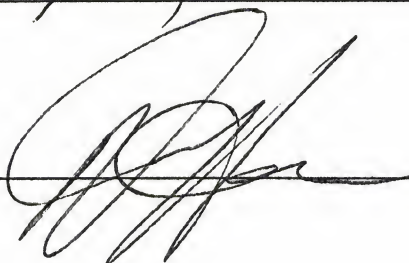
Brian Davis  
Office Manager

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Promissory Agreement between Smith an Cox, LLC and Dean Hebb

It is understood that Smith and Cox, LLC will pay Mr. Hebb the remaining payments short for Mr. Hebb based on the agreement between LFO and Mr. Hebb. Once the term ends with LFO, Smith and Cox, LLC will make the payments of 2300 per month for 3 months. This amount totals 6,900.00. The undersigned below is a principal for Smith and Cox, LLC .

Signed  Date 5/11/17

Signed  Date 5/11/17



ACC016075 File #8686

SBC3048- The seller made 17 payments, leaving 43 to be made. The monthly payment amount is 1,802.55. The principal value owed at the time of default was 70,967.81, as represented on the Assignment of Rights.

We were requested to do double payments until caught up:

*Answer!* 5 double payments of \$3,605.10 = \$18,025.50 <sup>16/1</sup>  
 29 payments of \$1,802.55 = \$52,273.95 <sup>6/07 - 6/35</sup>  
 1 remainder payment of \$668.36 = \$668.36 <sup>1-6 1/2 / 1-7 1/2</sup>

Total: \$70,967.81

We divided the principal amount owed by the original payment amount. Originally, this would have meant 39 payments and a remainder, but we were asked to do double payments until caught up, which brings it to 35 total payments.

Michelle Plant

C.O.O. and V.P.

Life Funding Options, Inc.

Phone

Fax:

Email: [michelle@lfoptions.com](mailto:michelle@lfoptions.com)

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SBC3064- The seller made 18 payments, leaving 42 to be made. The monthly payment amount is 550.00. The principal value owed at the time of default was \$21,192.13, as represented on the Assignment of Rights.

We were requested to do a lumpsum payment to catch the case up:

Qun 1 -1 payment of \$2,750.00 ✓ 6/17

33 payments of \$550.00= \$18,150.00 1- 6/12 1- 7/11 1- 8/11

1 remainder payment of \$292.13

Total: \$21,192.13

92  
+ \$750 now  
Next week

We divided the principal amount owed by the original payment amount. Originally, this would have meant 39 payments, but we did 1 payment to catch the case all the way up, knocking it down to 35 total payments.

Michelle Plant

C.O.O. and V.P.



Life Funding Options, Inc.

AS  
- 5/11/17  
7/21

[REDACTED]

[REDACTED] SC [REDACTED]

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